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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT APPLICATION

Applicants : Stuart A. Fraser et al.

Application No.: 10/829,119 Confirmation No.: 6481

Filed : April 20, 2004

For : SYSTEMS AND METHODS FOR TRADING

Group Art Unit : 3624

New York, New York
February 9, 2005

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER FOR
SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Transmitted herewith is a Supplemental Information Disclosure Statement in the above-identified application. This Statement is submitted:

[] within three months of the application filing date;
 [X] more than three months from the application filing date but before the mailing date of the first Office Action on the merits.

In accordance with 37 C.F.R. § 1.97, submission of this Statement requires no fee. However, if for any reason a fee is due, the Director is hereby authorized to charge



payment of any fees required in connection with this Statement to Deposit Account No. 06-1075. A duplicate copy of this letter is transmitted herewith.

Respectfully submitted,

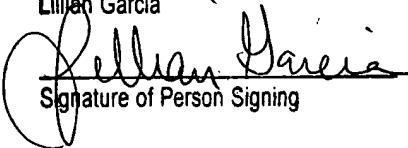


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Lillian Garcia



Lillian Garcia

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97 and 1.98, applicants wish to call the attention of the Examiner to the following documents:

U.S. PATENTS

Tozzoli et al.	5,717,989	(02/10/98)
Manasse	5,802,497	(09/01/98)
Rosen	5,878,139	(03/02/99)
Walker et al.	6,477,513	(11/05/02)

OTHER DOCUMENT

Munnell, Alicia H., et al., Mortgage Lending in Boston: Interpreting HMDA Data, *The American Economic Review*, Vol. 86, No. 1 (Mar., 1996), pp. 25-53.

The aforementioned documents are listed on the accompanying Form PTO/SB/08a (submitted in duplicate). Copies of the aforementioned documents are enclosed herewith.

It is respectfully requested that these documents be
(1) fully considered by the Patent and Trademark Office during
examination of this application; and (2) printed on any patent
which may issue on this application. Applicants respectfully
request that a copy of Form PTO/SB/08a, as considered and
initialled by the Examiner, be returned with the next
communication.

Respectfully submitted,

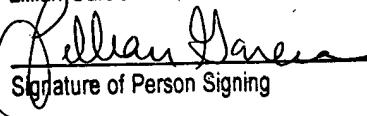


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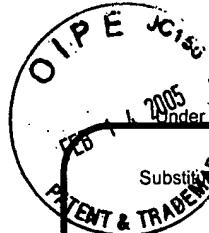
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Lillian Garcia



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Signature of Person Signing



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/829,119
Filing Date	April 20, 2004
First Named Inventor	Stuart A. Fraser et al.
Art Unit	3624
Examiner Name	

Sheet

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of 2

Attorney Docket Number CF/002 CON

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		us-5,717,989	02/10/1998	Tozzoli et al.	
		us-5,802,497	09/01/1998	Manasse	
		us-5,878,139	03/02/1999	Rosen	
		us-6,477,513	11/05/2002	Walker et al.	
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Attorney Docket Number CF/002 CON

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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Munnell, Alicia H., et al., Mortgage Lending in Boston: Interpreting HMDA Data, *The American Economic Review*, Vol. 86, No. 1 (Mar., 1996), pp. 25-53.

Examiner Signature	Date Considered
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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